

## IN THE SPECIFICATION

Please replace paragraph 0053, with the following amended paragraph:

[0053] The RFID reader 104 may be configured to communicate using a RFID internal antenna 108 ~~[[106]]~~. Alternatively, RFID reader 104 may include an external antenna 106 ~~[[108]]~~ where the external antenna 106 ~~[[108]]~~ may be made remote to the RFID reader 104 using a suitable cable and/or data link. RFID reader 104 may be further in communication with a transaction completion system (e.g., merchant system 130) via a data link. In one exemplary embodiment the transaction completion system may include POS device 110 in communication with a RFID reader 104 (via a data link), and a customer interface 118 in communication with the POS device 110. The POS 110 ~~[[112]]~~ may be in further communication with an account issuer system (not shown) via a network 112 which may be provided the account number and any transaction identifying information (e.g., time, duty, cost of transaction, item negotiated) for transaction completion.

Please replace paragraph 0074, with the following amended paragraph:

[0074] RFID module 20 may include an antenna 204 for receiving an interrogation signal from RFID reader 104 via antenna 108 ~~[[106]]~~ (or alternatively, via external antenna 106) ~~[[108)].]~~ Module antenna 204 may be in communication with a transponder 214. In one exemplary embodiment, transponder 214 may be a 13.56 MHz transponder compliant with the ISO/IEC 14443 standard, and antenna 204 may be of the 13 MHz variety. The transponder 214 may be in communication with a transponder compatible modulator/demodulator 206 configured to receive the signal from transponder 214 and

configured to modulate the signal into a format readable by any later connected circuitry. Further, modulator/demodulator 206 may be configured to format (e.g., demodulate) a signal received from the later connected circuitry in a format compatible with transponder 214 for transmitting to RFID reader 104 via antenna 204. For example, where transponder 114 is of the 13.56 MHz variety, modulator/demodulator 206 may be ISO/IEC 14443-2 compliant.